

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor
WELLS FARGO BANK, NATIONAL ASSOCIATION,
AS TRUSTEE FOR SECURITIZED ASSET BACKED
RECEIVABLES LLC TRUST 2005-FR4 MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2005-FR4

In Re:

Luis Garro, Rosa B. Ucci-Garro

Debtors.



Order Filed on May 17, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 17-27560 CMG

Adv. No.:

Hearing Date: 5/7/18 @ 9:00 a.m..

Judge: Christine M. Gravelle

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: May 17, 2018

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtors: Luis Garro, Rosa B. Ucci-Garro

Case No: 17-27560 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2005-FR4 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-FR4, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 325 Thiemarx Terrace, Skillman, NJ, 08558, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Candyce Illene Smith-Skylar, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 1, 2018, Debtor is due for the March 2018 through May 2018 post-petition payments for a total post-petition default of \$7,841.25, less suspense \$3,018.90; and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$4,080.00 immediately; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,761.25 shall be received no later than May 31, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2018, directly to Secured Creditor's servicer, Nationstar Mortgage LLC, PO Box 619094, Dallas, TX 75261-9741 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan and the Certification of Default is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Luis Garro
Debtor

Case No. 17-27560-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: May 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2018.

db +Luis Garro, 325 Thiemarx Terrace, Skillman, NJ 08558-2633

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Brian C. Nicholas on behalf of Creditor Wells Fargo Bank, N.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

Candyce Ilene Smith-Sklar on behalf of Debtor Luis Garro mail@njpalaw.com

Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jenelle C Arnold on behalf of Creditor Wells Fargo Bank, N.A. bkecfinbox@aldridgepite.com, jarnold@ecf.inforuptcy.com

Kevin Gordon McDonald on behalf of Creditor Wells Fargo Bank, N.A. kmcdonald@blankrome.com, bkgroup@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7